

SOOD (Interest/Usury) KE BAAREY MEIN ISLAAM MEIN KYA HUKM AAYA HAI ?

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Muqaddimah (introduction).

Sood Kabeera (Sab Se Badey) Gunaahon Mein Se Ek Hai, Jis Ka Azaab Bohat Hi Sakht Aur Khatarnaak Hai.

Magar Afsos Hai Is Ummat Ke Kuch Logon Par Ke Dunya Ke Peechey Is Hadd Tak Padgaye Hain Ke **Yeh Tak Nazar Nahi Aaraha Ke Paisa Halaal Kamaayi Se Aaraha Hai Ya Haraam Kamaayi Se.**

Aur Agar Maloom Ho Bhi Jaaye Ke Yeh Karobaar Ya Naukri Karna Haraam Hai Phir Bhi Isko Nazar Andaaz Kardete Hain **Aur Kisi Tarah Bahaane Dhoondte Hain Us Kaam Ko Halaal Batlaane Ke Liye.** Allaahul Musta'an !

DUNYA KI ZINDAGI KA FAAEDAH TOU AAKHIRAT (KE MUQAABLE) MEIN BOHAT HI HAQEER (worthless/cheap) HAI. [At-Taubah : 38 (Tafseer Ibn Kaseer)]

Imaam Ahmad (Rahimahullaah) Ne Banu Fahr Ke Ek Shakhs Mustaurid Ki Rivaayat Ko Bayaan Kiya Hai Ke Rasool Allaah (ﷺ) Ne Farmaaya :

"Aakhirat Ke Muqaable Mein Dunya Ki Misaal Is Tarah Hai Jaise Tum Mein Se Koi Samandar Mein Apni Ungli Duboye Phir Dekhe Ke Uski Ungli (Samandar Mein Se) Kitna Paani Lekar Laut-ti Hai ?" (Lagne Waale Paani Ki Kya Haisiyat Hai, Ungli Par Lagne Waala Paani Goya Dunya Hai Aur Samandar Aakhirat Hai)

Aur Rasool Allaah (ﷺ) Ne Yeh Bayaan Karte Huye Angisht Shahaadat Ki Taraf Ishaara Farmaaya.

: Musnad Ahmad: (4/229), Saheeh Muslim: (7197 or 2858)

ALLAAH KI NAZAR MEIN DUNYA KI AHMIYAT.

Jaabir Bin 'Abdallaah (Raziyaallaahu Anhu) Se Rivaayat Hai Ke,

Rasool Allaah (Madeena Ke) Kisi Baalaai (Ya'ni Bulandi Ke) Jaanib Se Daakhil Hote Hue Baazaar Se Guzre, Log Rasool Allaah Ke Pehlu Mein (Rasool Allaah Ke Saath Chal Rahe The). **Rasool Allaah Haqeer Se Kaano Waale Marey Huye Memney Ke Paas Se Guzrey, Rasool Allaah Ne Usey Kaan Se Pakadkar Uthaaya,**

Phir Farmaaya: **"Tum Mein Se Kaun Isey Ek Dirham Ke Badle Lena Pasand Karega? Tou Unho Ne (Sahaaba Karaam Ne) Kaha: Humein Yeh Kisi Bhi Cheez Ke Badley Lena Pasand Nahin, Hum Isey Lekar Kya Karengay ?**

Rasool Allaah Ne Farmaaya: (Phir) Kya Tum Pasand Karte Ho Ke Yeh Tumhe Mil Jaaye ? Unho Ne Arz Ki: Allaah Ki Qasam ! **Agar Yeh Zindah Hota Tou Tab Bhi**

Is Mein 'Ayyb Tha, Kyun Ke (Ek Tou) Ye Haqeer Se Kaanon Waala Hai (Bhala Nahin Lagta). Phir Jab Woh Maraa Hua Hai To Kis Kaam Ka ?

Is Par Rasool Allaah Ne Farmaaya: **"Allaah Ki Qasam ! Jitna Tumhaare Nazdeek Ye Haqeer Hai Allaah Ke Nazdeek Dunya Is Se Bhi Zyaada Haqeer Hai."**

[Saheeh Muslim, Hadees : 7418]

DUNYA KO ZYAADA AHMIYAT NA DO.

Yahyā Bin Muaaz (Rahimahullaah) Ne Kaha: "Dunya Allaah Ki Nazar Mein Haqeer Hai Jabke Yeh Usi Ki Hai. **Tou Yeh Saheeh Nahi Ke Tum Is Ko Zyaada Ahmiyat Do, Jabke Yeh Tumhaari Hai Hi Nahi."** [Hilyatul Auliya : 14549]

IS AAYAT PAR GHOUR KARNA.

Allaah Ta'aalaa Ne Kaha :

"Khoob Jaan Rakho Ke Dunya Ki Zindagi Sirf Khel Tamaasha, Khoobsurti Aur Aapas Mein Fakhr Aur Ghuroor Aur Maal, Aulaad Mein Ek Ka Doosre Se

Apne Aap Ko Zyaada Batlaana hai.... Aur Dunya Ki Zindagi Siwaaye Dhokey Ke Saaman Ke Aur Kuch Bhi Tou Nahi." [Sūrah Al-Hadeed : 20]

Tou Zara Dekhiye Aisi Haqeer Dunya Ko Haasil Karne Ke Peechey Hum Lagey Huye Hain Aur Apna Eemaan Bech Rahey. **Ghaflat Mein Apni Zindagi Na Guzaarein Yeh Sirf Ek Dhokey Ki Dunya Hai.**

Nabi (ﷺ) Ne Yeh Farmaaya: **"Har Ummat Par Ek Na Ek Fitna Zaroor Hota Hai Aur Meri Ummat Ka Fitnah Maal (Paisa) Hai."**

[Silsilah Ahaadees As-Saheehah : 592]

SOOD KI TA'REEF AUR SOOD KE LIYE MA'AAWWUN (MADAD KA) KAAM KARNE KA HUKM.

Arabi Zabaan Mein Sood Par Bola Jaane Waala Lafz "Ar-Ribaa" Kisi Makhsoos Cheez Mein Izaafey Ko Kehte Hain. Yahi Izaafey Ka Ma'na Farmaan-e-Baari Ta'aalaa Hai: "Aur Tum Jo Kuch Bhi (Soodi Qarza) Do Taake Woh Logon Ke Maal Mein Badh Jaaye Tou Woh Allaah Ta'aalaa Ke Haan Nahi Badhega." [Ar-Room : 39]

Sood Ki Haqeeqat Yeh Hai Ke, Daur-e-Jaahiliyyat Mein Jab Kisi Par Qarza Adaa Karne Ka Waqt Aajata Tha Tou Usey Qarz Khwaa Kehte The Ke: Humein Hamaare Ek Sau (100) Waapas Kardo Ya (Aaindah Mahdood Muddat Ke) Ba'd Ek Sau Pachaas (150) Dey Dena, Phir Jab Ek Sau Pachaas Deney Ka Waqt Aata Tou Phir Kehte (Aaindah Mahdood Muddat Ke) Ba'd Humein Do Sau (200) Dey Dena.

Sharee'at Ne Sood Ki Ek Aur Qism Ko Bhi Haraam Qaraar Hai Aur Woh Hai "Ribaa Al-Fazl" Iski Tafseel Is Tarah Hai Ke: Ek Hi Jins Ki Cheez Ka Tabaadla (Exchange Karne Mein) Kami Beshi Karke Karna.

MASLAN (example): Soney Ke Soney Ke Saath Farokht Kiya (Becha) Jaaye Naqad Wa Naqad Aur Baraabar Saraabar Farokht Karna Hoga, Kami Beshi Ya Udhaar Is

Mein Jaaez Nahi Hai. Agar Koi Aisey Karta Hai Tou Woh Soodi Leyn Deyn Hoga, Isi Tarah Agar Koi Shakhs Ek Saa' Gundam Ko Do Saa' Gundam Se Farokht Kare Chaahe Naqad Wa Naqad Hi Kyun Na Ho Phir Bhi Sood Hoga.

Paise Ki Gardish (Circulation Of Capital) Ke Usool Ka Jahan Tak Muaamla Hai Tou Yeh Islaami Aur Ghair Islaami Mumaalik Mein Maujood Hai. Iska Matlab Yeh Hota Hai Ke Woh Paise Ko Gardish Mein Rakhte Hain Taake Usme Izaafa Ho, Isi Tarah Woh Qarzey Bhi Faraahim Karte Hain. Lekin Iske Liye Adaayegi Ke Waqt Shart Yeh Hoti Hai Ke Wasool Karda Raqam Se Zyaada Waapas Karna Hoti Hai Aur Yeh Sood Hai.

Paise Ki Gardish Koi Ghalat Usool Nahi Hai Balke Ra'sul Maal (Capital) Tijaarat Mein Lagaakar Usey Gardish Mein Rakha Jaaye Aur Munaafa Maalik Aur Mehnat Karne Waale Mein Taqseem Ho Jisey Muzaaribat (Profit Sharing) Bhi Kehte Hain Tou Isme Koi Harj Nahi Hai Basharteke Ra'sul Maal (Capital) Aur Munaafey Ko Alag Alag Karna Mumkin Ho.

Lekin Agar Muzaaribat Ki Raqam Ko Bankon Mein Rakhkar Soodi Munaafa Liya Jaaye Tou Usey Khaana Jaaez Nahi Hai Aur Na Hi Aisey Bankon Ke Saath Leyn Deyn Karna Chaahiye, Aisa Soodi Qarz Dena Bhi Jaaez Nahi.

SOURCE: <https://Islamqa.info/Ur/129458>

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SOOD KI HURMAT KE BAAREY MEIN KUCH AAYAAT DARZ ZEYL HAIN.

1. Allaah Ta'aalaa Ne Farmaaya :

"Sood Khor Log Na Khadey Hongey Magar Usi Tarah Jis Tarah Woh Khada Hota Hai Jisey Shaitaan Chhookar Khabti Banaadey,

Yeh Is Liye Ke Yeh Kaha Karte The Ke Tijaarat (Business) Bhi Tou Sood Hi Ki Tarah Hai, **Jabke Allaah Ta'aalaa Ne Tijaarat Ko Halaal Kiya Aur Sood (Interest) Ko Haraam,**

Jo Shakhs Apne Paas Aayi Huyi Allaah Ta'aalaa Ki Naseehat Sunkar Ruk Gaya Uske Liye Woh Hai Jo Guzraa **(Ya'ni Eemaan Laane Se Pehle Ya Taubah Ke Ba'd Pichley Sood Par Pakad Nahi Hogi.)**" Aur Uska Muaamla Allaah Ta'aalaa Ki Taraf Hai,

Aur Jo Dobaara Haraam Ki Taraf Lauta (Ya'ni Agar Phir Se Soodi Leyn Deyn Rakha Tou) Woh Jahannami Hai, Aisey Log Hamesha Us Mein Hi Rahengey.

[Al-Baqarah, Aayat : 275]

2. "Allaah Ta'aalaa Sood Ko Mitaata Hai Aur Sadqey Ko Badhaata Hai Aur Allaah Ta'aalaa Kisi Na-Shukrey Aur Gunahgaar Se Muhabbat Nahi Karta." [Al-Baqarah : 276]

3. "Aye Eemaan Waalon Allaah Ta'aalaa Se Daro Aur Jo Sood Baaqi Rehgaya Hai Woh Chhord Do Agar Tum Sach Mein Eemaan Waale Ho." [Al-Baqarah : 278]

TASHREEH JO KE SAHEEH AL-BUKHAARI SE LEE GAYI HAI: Kisi Par Aaseeb Ho Ya Shaitaan Tou Woh Khada Nahi Hosakta. **Agar Mushkil Se Khada Bhi Ho Jaata Hai, Tou Kapkapa Kar Girr Padta Hai.** Yahi Haal Hashr Mein Sood Khoron Ka Hoga Ke Woh Makhboot-Ul-Hawaas Hokaar Hashr Mein Allaah Ke Paas Haazir Kiye Jaaengey.

Yeh Woh Log Hongey Jin Hone Sood Ko Tijaarat Par Qiyaas (Assume) Karke Usko Halaal Qaraar Diya, Haalanke Tijaarat Ko Allaah Ne Halaal Qaraar Diya Hai Aur Soodi Muaamlaat Ko Haraam. **Magar Unho Ne Allaah Ke Qaanoon Ka Muqaabila Kiya, Goya Chori Kee (ooper Se) Seena Zori Kee.**

Lihaaza Unki Sazaa Yahi Honi Chaahiye Ke Woh Maidaan-e-Hashr Mein Is Qadar Zaleel Hokaar Uthein Ke Dekhne Waale Sab Hi Unko Zillat Aur Khwaari Ki Tasveer Dikhein.

SOOD SE NA BACHNE KA ANJAAM.

Allaah Ta'aalaa Ne Farmaaya: **"Aur Agar Aisa Nahi Karte (Ya'ni Sood Se Nahi Bachogey), Tou Allaah Ta'aalaa Se Aur Uske Rasool Se Ladney Ke Liye Tayyaar Ho Jaao,** Haan Agar Taubah Karlo Tou Tumhaara Asal Maal Tumhaara Hi Hai, Na Tum Zulm Karo, Na Tum Par Zulm Kiya Jaaye." [Soorah Al-Baqarah, Aayat : 279]

TAFSEER: Yeh Aisi Vaeed Hai Jo Aur Kisi Gunaah Ke Karne Par Nahi Dee Gayi.

Isliye Ibn Abbaas (Raziyallaahu Anhu) Ne Kaha: "**Islaami Hukoomat Mein** Jo Shakhs Sood Chhord Ne Par Tayyaar Na Ho, Tou Us Waqt Ke Khaleefa Ki Zimmedaari Hai Ke Woh Usse Taubah Karaaye **Aur (Uske Ba'd Bhi) Baaz Na Aaney Ki Soorat Mein Uski Gardan Udaa Dey.** [Tafseer Ibn Kaseer]

SOOD KE BAAREY MEIN NABI (ﷺ) KE FARAAMEEN.

1. Raavi-e-Hadees Jaabir (Raziyallaahu Anhu),

Nabi (ﷺ) Ne Sood Khaane Waale, (Aur) Sood Khilaane Waale, Likhne Waale Par Aur Us (Sood) Ke Donon **Gawaahon** Par Laanat Kee Aur Farmaaya:

"(Gunaah Mein) Yeh Sab Baraabar Hain." [Saheeh Muslim, Hadees : 4093 or 1598 a]

2. Raavi-e-Hadees Abu Hurairah (Raziyallaahu Anhu),

Rasool Allaah (ﷺ) Ne Farmaaya :

"Sood Ke Sattar (70) Darjey Hain, Is Mein Sab Se Kam Darjey Ka Gunaah Aisey Hai Jaise Mard Ka Apni Maa Ke Saath Zinaa Karna." [Sunan Ibn Majah : 2274, Hasan]

3. Nabi (ﷺ) Ne Farmaaya :

"Koi Shakhs Agar Ek Dirham (Ya Ek Rupya) Bhi Sood Jaan Boojh Kar Khaata Hai Tou Aisa Shakhs Allaah Ke Nazdeek Chhattis (36) Baar Zinaa Karne Waale Se Bhi Zyaada Badtar Hai." [Musnad Ahmad ; At-Tabaraani]

Albaani Ne Isey **Saheeh Kaha Hai.** Dekhiye: [Saheeh Al-Jaami : 3375]

4. DUAAN KE QUBOOL NA HONE KI EK BADI WAJAH.

Rasool Allaah (ﷺ) Ne Farmaaya: **“Aye Logon ! Allaah Ta’aalaa Paak Hai Aur Paak (Maal) Ke Siwa (Koi Maal) Qubool Nahi Karta Aur Allaah Ne Muminon Ko Bhi Usi Baat Ka Hukm Diya Jo Rasoolon Ko Hukm Diya,**

Allaah Ta’aalaa Ne Farmaaya: **“Aye Rasoolon ! Khaao Paakeeza Cheezein Aur Neyk Amal Karo Mai Tumhaare Kaamon Ko Jaanta Hoon.”** [Al-Muminoon : 51]

Aur Farmaaya: Aye Eemaan Waalon ! Khaao Paak Cheezein Jo Hum Ne Tum Ko Dee. [Al-Baqarah : 172] **Phir Nabi (ﷺ) Ne Ek Aadmi Ka Zikr Kiya :**

"Jo Ke Lambey Lambey Safar Karta Hai Aur Gird Wa Ghubaar Mein Bhara Hai Aur Phir Haath Aasmaan Ki Taraf Apne Donon Haath Phailaata Hai (Aur Kehta Hai) :

Aye Mere Rabb ! Aye Mere Rabb ! **Jabke Uska Khaana Haraam Ka Hai, Uska Peena Haraam Ka Hai, Uska Libaas Haraam Ka Hai Aur Usko Ghizaa Haraam Ki Milti Hai, Phir Uski Duaa Kahaan Se Qubool Hogi !”**

[Saheeh Muslim, Hadees : 2346 or 1015 ; At-Tirmizee : 2989]

FAAEDAH: Yeh Hadees Badi Jad (Root) Hai Eemaan Wa Islaam Ki Aur Isse Maloom Hua Ke **Aadmi Ko Khaana, Kapda, Ghar, Makaan Sab Halaal Kamaana Zaroori Hai Warna Allaah Ki Maqbooliyat Se Haath Dhona Padhega.**

5. SAAT (7) KABEERA GUNAAHON SE BACHNE KA BAYAAN.

Rasool Allaah (ﷺ) Ne Farmaaya :

"Saat (7) Gunaah Jo Tabaah (**Barbaad**) Kar Deney Waale Hain (**Usse**) **Bachte Raho,** Sahaabah (Raziyallaahu Anhum) Ne Poocha Ya Rasoolallaah (ﷺ) Woh Kaun Se Gunaah Hai ? Nabi (ﷺ) Ne Farmaaya Ke :

(1) Allaah Ke Saath Kisi Ko Shareek Tehraana (Ya'ni Shirk Karna),

(2) Jaadu Karna,

(3) Kisi Ki Naahaq Jaan Lena Ke Jisey Allaah Ta'aLaa Ne Haraam Qaraar Diya Hai,

(4) SOOD (Interest) KHAANA,

(5) Yateem Ka Maal Khaana,

(6) Ladaayi (Ya'ni Jihaad) Mein Se Bhaag Jaana,

(7) Paak Daaman Bholi Bhaali Eemaan Waali Aurton Par Tohmat (Ya'ni Jhoota ilzaam) Lagaana." [Saheeh Al-Bukhaari, Hadees : 2766]

6. SOOD KI NAPASANDAGI KA BAYAAN.

Raavi-e-Hadees Abu Saeed Khudri (Raziyallaahu Anhu),

Bilaal (Raziyallaahu Anhu) Nabi (ﷺ) Ki Khidmat Mein Barni Khajoor (Khajoor Ki Ek Umda Qism) Lekar Aaye. Rasool Allaah Ne Kaha: Yeh Kahan Se Laaye Ho ? Unho Ne Kaha Hamaare Paas Kharaab Khajoor Thi,

Uske Do (2) Saa' Iske Ek Saa' Ke Badley Mein Hum Isey Laaye Hain. Taaki Hum Yeh Aap Ko Khilaaye. Nabi (ﷺ) Ne Farmaaya :

"Tauba Tauba Yeh Tou Sood Hai Bilkul Sood (Hai). Aisa Na Kiya Karo Albatta (Achchi Khajoor) Khareedne Ka Iraada Ho Tou (Kharaab) Khajoor Bhejkar (Uski Qeemat Se) Umda Khareeda Kar." [Saheeh Al-Bukhaari, Hadees : 2312]

7. JAHAN SOOD AUR ZINAA HO WAHAAN ALLAAH KA AZAAB AAYEGA.

Rasool Allaah (ﷺ) Ne Farmaaya: **"Agar Kisi Jagah Sood Aur Zinaa Dikhaayi Dey Tou Wahaan Ke Log Khud Hi Allaah Ke Azaab Ko Da'wat Dey Chukey Hain."** [Saheeh Al-Jaami : 679]

8. AAJ MUSALMAANON KI ZILLAT KI WAJAH KYA HAI ?

Raavi-e-Hadees **Ibn Umar** (Raziyallaahu Anhu),

Un Hone Rasool Allaah Ko Farmaate Huye Sunaa Hai :

"Jab Tum Eenah Ki Ba'iy (Soodi Leyn Deyn) Karne Lagogey, Bailon Ki Dumein Pakad Logey, Kheti Baadi Hi Par Mutmain Ho Jaaogey Aur Jihaad Chhord Baithogey Tou Allaah Tum Par Aisi Zillat Musallat Kardega Jo Kisi Tarah Zaail (Khatam) Na Hogi Hatta (Ya'ni Jab Tak) Ke Tum Apne Deen Ki Taraf Laut Aao."

[Sunan Abu Daawood, Kitaab-UI-ijaarah (Leasing), Hadees : 3462]

Classed as Saheeh by Albaani in **Silsilah Ahaadees As-Saheehah**.

FAAEDAH: Bai'y Eenah Ka Matlab Yeh Hai Ke Koi Shakhs Kisi Ko Udhaar Qeemat Par Maal Hawaale Kardey Magar Qeemat Vusool Karne Se Pehle Hi Usse Wahi Maal Dobaara Khareed Ley Aur Apni Qeemat Bech Se Kam Mein Khareed Ley Aur Phir Zyaada Qeemat Vusool Karle.

Is Mein Koi Shak Nahi Hai Ke Aaj Ummat-e-Muslimah Ki Zillat Aur Nukbat Inhi Asbaab Ki Wajah Se Hai. Khusoosan Sood (Interest) Ko Apnaana Aur Jihaad Ko Chhord Dena.

9. SOOD SE MAAL BADHAAYE TOU KYA HOGA ?

Raavi-e-Hadees Abdullaah Bin Mas'ood (Raziyallaahu Anhu),

Rasool Allaah (ﷺ) Ne Farmaaya: **"Jis Ne Bhi Sood Se Maal Badhaaya, Uska Anjaam Yeh Hota Hai Ke Uska Maal Ghat Jaata Hai."**

[Sunan Ibn Maajah, Hadees (Saheeh) : 2279]

VAZAAHAT: Soodi Kaarobaar Karne Waala Apna Maal Badhaane Ke Liye Zyaada Sood Leta Hai, **Lekin Ghaib Se Aisi Aafatein (Museebatein) Utarti Hai Ke Maal Mein Barkat Nahi Rehti**, Sab Tabaah Wa Barbaad Ho Jaata Hai, Aur Aadmi Muflis Bann Jaata Hai.

Is Amr Ka Tajruba Ho Chuka Hai, **Musalmaan Ko Kabhi Soodi Kaarobaar Se Taraqqi (Haasil) Nahi Hoti. Albatta Kuffaar Wa Mushrikeen Ka Maal Sood Se Badhta Hai,**

Woh Kaafir Hai Unko Sood Ki Hurmat Se Kya Gharz. Unko Tou Pehle Eemaan Laane Ka Hukm Hai. Choonke Unki Aakhirat Tabaah Kunn Hai, Isliye Dunya Mein Unko Dheel Dedi Gayi Hai.

10. INSAAN PARWA NA KAREGA KE PAISA HALAAL HAI YA HARAAM.

Nabi Kareem (ﷺ) Ne Farmaaya: **"Ek Zamaana Aisa Aayega Ke, Insaan Uski Parwa Nahi Karega Ke Maal Usne Kahaan Se Liya, Halaal Tareeqey Se Ya Haraam Tareeqey Se."** [Saheeh Al-Bukhaari, Hadees : 2083]

TASHREEH: Balke Har Tarah Se Paisa Jodney Ki Niyyat Hogi, **Kahin Se Bhi Miljaaye Aur Kisi Tarah Se Chaahey Shar'an Woh Jaaez Ho Ya Na Jaaez.**

11. SOOD KI JAHANNAM MEIN SAZAA KA BAYAAN.

Rasool Allaah (ﷺ) Ne Farmaaya: **"Raat (Khwaab Mein) Main Ne Do Aadmi Dekhe, Woh Donon Mere Paas Aaye Aur Mujhe Bait-ul-Maqaddas Mein Ley Gaye.** Phir Hum Sab Wahaan Se Chale Yahaan Tak Ke Hum Ke Ek Khoon Ki Nahar Par Aaye. Wahaan Nahar Ke Kinaarey Ek Shakhs Khada Hua Tha. Aur Nahar Ke Beech Mein Bhi Ek Shakhs Khada Hua Tha. (Nahar Ke Kinaarey Par) Khadey Hone Waale Ke Saamne Paththar Padey Huye The.

Beech Nahar Waala Aadmi Aur Jo Nahi Woh Chaahta Ke Baahar Nikal Jaaye Fauran Hi Baahar Waala Shakhs Uske Mooh Par Paththar Kheench Kar Maarta Jo Usey Wahin Lautata Tha Jahaan Woh Pehle Tha.

Isi Tarah Jab Bhi Woh Nikalna Chaahta Kinaarey Par Khada Hua Shakhs Uske Mooh Par Paththar Kheench Kar Maarta Aur Woh Jahaan Tha Wahin Par Laut Jaata. Main Ne (Apne Saathiyon Se Jo Farishtey The) Poocha, Ke Yeh Kya Hai ?

Tou Unho Ne Iska Jawaab Yeh Diya Ke: "**Nahar Mein Tum Ne Jis Shakhs Ko Dekha Woh Sood Khaane Waala Insaan Hai.**" [Saheeh Al-Bukhaari, Hadees : 2085]

TASHREEH: Is Mein Soodkhor Ka Azaab Dikhlaaya Gaya Hai Ke Dunya Mein Usne Logon Ka Khoon Choos Choos Kar Daulat Jamaa Karli, Isi Khoon Ki Woh Nahar Hai Jis Mein Woh Ghauta Khilaaya Jaa Raha Hai.

12. Abdullaah Bin Mas'ood (Raziyallaahu Anhu) Kehte Hain,

"**Sood Khaane Waala, Khilaane Waala, Aur Uska Likhne Waala Jabke Woh Usey Jaanta Ho (Ke Yeh Haraam Hai)** Aur Khoobsurti Ke Liye Godney Aur Gudwaane Waali Auratein (women who does tattoo), Sadaqey Ko Rokne Waala Aur Hijrat Ke Ba'd Laut Kar Eraabi (Dehaati) Ho Jaane Waala, (1)

Yeh Sab Qiyaamat Ke Din Rasool Allaah (ﷺ) Ke Farmaan Ke Mutaabiq Mal'oon (Laanati) Hai." [Sunan An-Nasaai, Hadees (Saheeh) : 5102]

VAZAAHAT: Sood Khaana Aur Khilaana Tou Asal Gunaah Hai, Aur Hisaab Kitaab Gunaah Mein Ta'vvun (Madad) Ki Qabeel As Hai, Isliye Woh Bhi Haraam Hai Aur **Maujib Laanat Hai.** Isi Tarah Woh Kaam Jo Is Haraam Kaam Mein Madad Ho Maujib Laanat Hai.

(1) Yeh Us Waqt Ke Tanaazur Mein Tha Jab Allaah Ke Rasool (ﷺ) Ke Saath Rehkar Unki Madad Karni Waajib Thi, Aur Madeena Ke Alaavah Musalmaanon Ka Koi Markaz Bhi Nahi Tha. **Agar Dunya Mein Ab Bhi Kahin Aisi Soorat-e-Haal (Situation) Paida Ho Jaaye Tou Duniyavi Faaedey Ki Khaatir Islaam Ke Markaz (Centre) Ko Chhord Kar Doosri Jagah Muntaqil Ho Jaane Ka Yahi Hukm Hoga Jo Hadees Mein Bayaan Hua.**

13. Qabeesah Se Rivaayat Hai Ke, Ubaadah Bin Saabit Ansaari (Raziyallaahu Anhu) Ne Muaaviyah (Raziyallaahu Anhu) Ke Saath Sarzameen-e-Room Mein Jihaad Kiya, Wahan Logon Ko Dekha Ke Woh Soney Ke Tukdon Ko Deenaar (Ashrafi) Ke Badley Aur Chaandi Ke Tukdon Ko Dirham Ke Badley Bechtey Hain,

Tou Kaha: **"Logon ! Tum Sood Khaate Ho, Main Ne Rasool Allaah Ko Farmaate Sunaa Hai, Tum Soney Ki Soney Se Na Becho Magar Baraabar Baraabar, Na Tou Usme Zyaadati Ho Na Udhaar. (1)**

Tou Muaaviyah Ne Unse Kaha: Abu Al-Waleed (Yeh Sahaabi Ki Kunyat Hai) ! Meri Raaye Mein Tou Yeh Sood Nahi Hai, Ya'ni Naqdan Naqad Mein Kami Beshi Jaaez Hai. Haan Agar Udhaar Hai Tou Woh Sood Hai.

Ubaadah (Raziyallaahu Anhu) Ne Kaha: **Main Aap Se Hadees-e-Rasool Bayaan Kar Raha Hoon Aur Aap Apni Raaye Bayaan Kar Rahey Hain. Agar Allaah Ta'aalaa Ne Mujhe Yahan Se Saheeh Saalim Tou Main Kisi Aisi Sarzameen Mein Nahi Rehsakta Jahan Mere Oopar Aap Ki Hukmaraani Chale.**

Phir Jab Woh Waapas Lautey, Tou Madeena Chalegaye Tou Unse **Umar Bin Khattaab (Raziyallaahu Anhu) Ne Poocha: Abu Al-Waleed ! Madeena Aaney Ka Sabab (Wajah) Kya Hai ?** Tou Unho Ne Unse Poora Waaqiya Bayaan Kiya Aur Muaaviyah (Raziyallaahu Anhu) Se Unke Zeyr-e-Intezaam ilaaqey Mein Na Rehne Ki Jo Baat Kahi Thi Usey Bhi Bayaan Kiya.

Umar Bin Khattaab Ne Kaha: Abu Al-Waleed ! Aap Apni Sarzameen Ki Taraf Waapas Laut Jaaein, Allaah Us Sarzameen Mein Koi Bhalaayi Na Rakhega Jis Mein Aap Aur Aap Jaise Log Na Ho,

Aur Muaaviyah (Raziyallaahu Anhu) Ko Likha Ke, Ubaadah Par Aap Ka Hukm Nahi Chalega. Aap Logon Ko Targheeb Dein Ke Woh Ubaadah Ki Baat Par Chalein Kyunke Shar'ee Hukm Dar-Asal Wahi Hai Jo Unho Ne Bayaan Kiya.

[Sunan Ibn Maajah, Hadees (Hasan) : 18]

Isse Sood Ki Hurmat Se Shiddat Zaahir Hoti Hai Ke Sood Leney Aur Deney Waale Ke Alaavah Gawaahon Aur Muaahida Likhne Waalon Par Bhi Laanat Bheji Gayi Hai. Haalanke Yeh Donon Hazraat Ka Usme Koi Hissa Nahi Hota, Lekin Sirf Madad Karne Ki Wajah Se Hi Unko Bhi Mal'oon Qaraar Diya Gaya.

Goya Soodi Muaamley Mein Kisi Tarah Ki Madad Karna Allaah Ke Ghusse Aur Laanat Ka Baa'as Hai, Kyunke Sood Ki Bunyaad Khud-Gharzi, Doosron Ke Istihsaal Aur Zulm Par Qaayam Hoti Hai Aur Islaam Aisa Muaashra Ta'meer Karna Chaahta Hai Jis Ki Bunyaad Bhaai Chaara (Brotherhood), Ikhwat Hamdardi, Eesaar Aur Qurbaani Par Ho.

"Kya Logon Ne Yeh Gumaan Kar Rakha Hai Ke Unke Sirf Is Da'wey (Claim) Par Ke Hum Eemaan Laaye Hain (Kya) Hum Unhein Bina Aazmaaye Yunhi Chhord Dengey ?" [Al-Ankaboot : 1]

SOOD KO HALAAL QARAAR DENY WAALE KA KYA HUKM HAI ?

SAWAAL KA JAWAAB: Alhumdulillaah,

Kitaab Wa Sunnat Aur Ijmaai' (Majority) Qat'ee Ke Saath Sood Haraam Hai, Lihaaza Jis Ne Bhi Isey Halaal Qaraar Diya Woh Kaafir Hai. Kyunke Qaaidah Aur Usool Yeh Hai Ke: Jis Ne Bhi Kisi Aisi Cheez Ko Inkaar Kiya Jis Par Ulamaa Karaam Vaazih (Clear) Ijmaai Kiya Ho Woh Shakhs Kaafir Hai.

Shaikh-ul-Islaam Ibn Taimiyyah (Rahimahullaah) Kehte Hain: **"Beshak Zaahir Aur Mutawaatir Waajibaat (Obligations) Ke WujooB Aur Zaahir Aur Mutawaatir Haraam Karda Ashyaa (Cheezon) Ki Hurmat Par Eemaan Rakhna Eemaan Ke Usool Aur Qawaaid-e-Deen Mein Sab Se Azeem Asal Hai, Aur Uska Munkir (Inkaar Karne Waala) Muttafiqqah Taur Par Kaafir Hai."** [Majmoo' Al-Fataawâ : 12/497]

Aur **Ibn Qudaamah** (Rahimahullaah) Kehte Hain: "Jis Ne Bhi Kisi Aisi Cheez Ko Hillat Ka Iteqaad (Aqeedah) Rakha Jis Ki Hurmat Par Ijmaa' Ho Chuka Ho Aur Uska Hukm Musalmaanon Ke Maabain Zaahir Ho Aur Uske Baarey Mein Waarid Shuda Nusoos Ke Saath Shubah Zaail Ho Chuka Ho Jaisa Ke **Khinzeer (Suwwar) Ka Gosht Aur Zinaa Aur Is Tarah Ki Doosri Cheezein Jis Mein Koi Ikhtelaaf Nahi Usne Kufr Kiya."**

[Al-Mughni Li-Ibn Qudaamah Al-Maqdisi : 12/276]

Imaam Nawawi (Rahimahullaah) Kehte Hain: "**Aaj Jabke Deen-e-Islaam Phail Chuka Hai Aur Musalmaanon Mein Zakaat Ka Waajib Hone Ka ilm Aam Hai**, Yahan Tak Ke Isey Har Khaas Aur Aam Jaanta Hai, Aur Isme Aalim Aur Jaahil (Bhi) Shareek Hai.

Tou Iske Inkaar Mein Kisi Taaveel (Interpretation) Karne Waale Ki Taaveel Ke Saath Ma'zoor (Excused) Nahi Jaana Jaayega. Isi Tarah Deen Ke Umoor (Kaamo) Jabke Woh Aam Aur Phail Chukey Ho,

Masalan Paanch Waqt Ki Namaaz Aur Ramazaan-UI-Mubaarak Ke Rozey Aur Ghusl-e-Janaabat Aur Zinaa Aur Sharaab Aur Mahram Auraton Se Nikaah Ki Hurmat. Jin Par Ummat Ka Ijmaa Ho Chuka Ho, Tou Unme Se Kisi Ek Ka Bhi Inkaar Kare Uska Bhi Yahi Hukm Hai (Ke Woh Kaafir Wa Murtadd Hai.)

Lekin Agar Koi Shakhs Naya Naya Islaam Qubool Karne Waala Ho Aur Usey Islaami Hudood (Limits) Ka ilm Na Ho, Tou Aisa Shakhs Jahaalat Ki Bina Par Unme Se Kisi Cheez Ka Inkaar Kare Tou Woh Kaafir Nahi Hoga...

Aur Jis Cheez Ko Khaas Logon Ke ilm Ke Zariye Maloom Ijmaa Ho Chuka Ho Masalan Beewi Aur Uski Phoophi Aur Uski Khaala Ko Ek Nikaah Mein Jamaa Karna, Aur Qatal Amad Karne Waala Qaatil Waaris Nahi. Aur Daadi Naani Ko Chhata Hissa (6th Share) Milega, **Aur Iske Jaise Doosre Ahkaam. Jo Koi Bhi Unka Inkaar Kare Woh Kaafir Nahi Balke Uska ilm Aam Logon Mein Na Hone Ki Bina Par Usey Ma'zoor (excused) Maana Jaayega.**

Aur Shaikh **Ibn Usaimeen** Kehte Hain :

SOOD KA HUKM: Beshak Kitaab Wa Sunnat Aur Musalmaanon Ke Ijmaa Ke Mutaabiq Sood Haraam Hai.

ISKA MARTABA AUR DARJAH: Yeh Kabeera Gunaahon Mein Se Hai, Kyunke Allaah Sub-Haanahu Wa Ta'aalaa Ka Farmaan Hai: "Aur Jo Koi (Is Sood Ki Taraf) Dobaara Paltey Yahi Jahannami Hai, Isme Hamesha Hamesha Rahengey."

Aur Ek Doosre Muqaam Par Farmaaya: "**Agar Woh Aisa Nahi Karte Tou Phir Allaah Ta'aalaa Aur Uske Rasool Ki Taraf Se Elaan-e-Jung Hai.**"

Aur Isliye Bhi Ke, Rasool Allaah (ﷺ) Ne Sood Khaane Waale Aur Iske Khilaane Aur Iske Donon Gawaahon Aur Isey Likhne Waale Par Laanat Farmaaya Hai.

Lihaaza Yeh Sab Se Azeem Kabeera Gunaah Hai. Aur Iski Hurmat Par Sab Ka Ittefaaq Hai Aur Isliye Un Logon Mein Se Jo Musalmaan Muaashrey Aur Maahol Mein Basney Waale Hain **Jis Ne Bhi Is (Sood) Ka Inkaar Kiya Woh Murtadd Hai.** **Kyunke Yeh Zaahir Aur Bil-Ittefaaq Haraam Karda Ashyaa Mein Se Hai.**

Lekin Jab Hum Yeh Kahein Ke: Kya Iska Matlab Yeh Hai Ke Ulamaa Karaam Iski Har Soorat Par Muttafiq Hain ?

Tou Uska Jawaab Hai Ke: Nahi, Balke Kuch Sooraton Mein Ikhtelaaf Waaqayi Hua Hai, Aur Usi Tarah Hai Jo Hum Zakaat Mein Kehte Hain Ke: Yeh Bil-Ijmaa' Waajib Hai, Haalanke Sab Sooraton Mein Ijmaa Nahi.

Lihaaza Kaam Karne Waale Oont Aur Gaaye (Jo Kheti Baadi Aur Paani Lagaane Mein Istemaal Hote Hai) Mein Ikhtelaaf Kiya Hai, Aur Is Tarah Ki Doosri Ashyaa Mein. **Lekin Majmooi Taur Par Ulamaa Karaam Sood Ki Hurmat Par Muttafiq Hain Balke Yeh Kabeera Gunaahon Mein Se Ek Kabeera Gunaah Hai.**

[Ash-Sharh Al-Mumti' Alaa Zaadil- Mustaqana' : 8/38]

Tou Is Bina Par Yeh Kaha Jaayega Ke: **Jis Ne Bhi Sood Ki Hurmat Ka Inkaar Kiya Woh Kaafir Hai. Kyunke Iski Hurmat Aisey Umoor (Kaamo) Mein Se Hai Jis Par Nusoos Dalaalat Karti Hai.** Aur Ulamaa Karaam Iski Hurmat Par Vaazih Ijmaa Kar Chukey Hain Aur Musalmaanon Yeh Ijmaa Aam Hai.

Lekin Jab Koi Shakhs Sood Ki Sooraton Mein Se Kisi Ek Soorat Ki Hurmat Ka Inkaar Kare Jis Mein Ulamaa Karaam Mein Bhi Ikhtelaaf Ho Ya Phir Uski Soorat Mein Zaahiri Ijmaa Nahi, Tou Phir Woh Kaafir Nahi Hoga.

Balke Uski Haalat Ko Dekha Jaayega, Ho Sakta Hai Woh Mujtahid (Ijtehaad Karne Waala) Ho Aur Apne Ijtehaad Par Usey Ajar Miley.

Aur (Yeh Bhi) Hosakta Ke Woh Ma'zoor Ho Aur Ba'z Auqaat Woh Faasiq Hosakta Hai Jabke Woh Apni Khwahish Ki Pairvi Karte Huye Usey Halaal Samjhe. Wallaahu Alam ! SOURCE: <https://Islamqa.Info/Ur/22339>

ISLAAMI MUMAALIK MEIN MAUJOOD BANKON (Banks) MEIN MULAAZIMAT KARNA.

SAWAAL KA JAWAAB: Alhumdulillaah,

Aap Yeh Jaanlein Ke Soodi Bankon Mein Mutlaq Taur Par Mulaazimat Jaaez Nahi, Kyunke Is Mein Sood Khori Ya Phir Sood Likhna, Ya Us Par Gawaah Banna, Ya Soodi Leyn Deyn Karne Ke Saath Ta'aawwun (Madad) Hai.

Kibaar (Badey) Ahle ilm Ne Soodi Bankon Mein Mulaazimat Ki Hurmat Ka Fatwaa Jaari Kar Rakha Hai, Agarche Kaam Ya Mulaazimat Ka Ta'lluq Sood Se Waabasta Aur Milaa Hua Na Bhi Ho. Maslan, Pehredaari Ya Safaayi Aur Khidmat Waghaira.

Neechey Hum Chand Ek Fataawā Zikr Karte Hain, Aur Yeh Tambeeh Bhi Karte Hain Ke Aap Ke Khaawind Ke Kaam Aur Mulaazimat Ka Sood Ke Saath Gehra Aur Qawee (Strong) Ta'lluq Hai Aur Usey Likhna Aur Uski Tauseeq Bhi Hai. **Kyunke Aap Ke Qaul Ke Mutaabiq: Uska (Shohar Ka) Bunyaadi Aur Asaasi Kaam Computer Ke Saarey Nizaam (System) Ki Saheeh Shakal Mein Zamaanat Dena Ke Woh Saheeh Kaam Kar Rahey Hain,** Aur Naye Program Chalaana Aur Bank Ke Mulaazimeen Ka Ta'aawwun (Madad) Karna.

Mustaqil Fatwaa Committee Ke Fataawon Mein Hai Ke :

"Kisi Bhi Musalmaan Shakhs Ke Liye Soodi Leyn Deyn Karne Waale Bank Mein Kaam Aur Mulaazimat Karna Jaaez Nahi, Agarche Uske Zimmey Lagaaya Gaya Kaam Soodi Na Bhi Ho; Isliye Ke Usse Wahan Soodi Leyn Deyn Karne Waale Mulaazimeen Ki Zarooriyaat Poori Hoti Hai Aur Woh Apne Soodi Karobaar Mein Usse Madad Letey Hain.

Haalanke Allaah Ta'aalaa Ka Farmaan Hai **"...Aur Tum Gunaah Aur Zulm Wa Zyaadati Ke Kaam Mein Ek Doosre Ki Madad Na Karo..."** [Al-Maaidah : 2]

[Fataawā Al-Lajnah Ad-Daaimah Lil-Buhoos Al-Ilmiyyah Wal-Iftaa : 15/41]

Mustaqil Fatwaa Aur ilmi Research Committee Se Yeh Sawaal Kiya Gaya Ke: Haali Aur Maujooda Bankon Mein Kaam Karne Ka Kya Hukm Hai ?

COMMITTEE KA JAWAAB THA: "Maujooda Aur Haali Qarzon Aur Maali Idaaron Aur Bankon Ke Aksar Muaamlaat Sood Par Mushtamil Hain, Aur Yeh Kitaab Wa Sunnat Aur Ummat Ke Ijmaa Se Haraam Hai. Aur Nabi Kareem (ﷺ) Ne Tou Yeh Hukm Lagaaya Hai Ke: Sood Khaane Waale, (Aur) Sood Khilaane Waale, Likhne Waale Par Aur Us (Sood) Ke Donon **Gawaahon** Par Laanat Kee Aur Farmaaya : **"(Gunaah Mein) Yeh Sab Baraabar Hain."** [Saheeh Muslim, Hadees : 4093 or 1598 a]

Aur Jo Log Maali Idaarey Bankon Mein Mulaazimat Aur Kaam Karte Hain Woh Bank Waalon Ke Leyn Deyn, Likhne Ya Gawaahi Deney Ya Kaaghazaat Muntaqil Karne Ya Raqam Leney Aur Doosron Ko Deney Mein Unke Madadgaar Hain, Jis Mein Soodi Leyn Deyn Karne Aur Soodkhoron Ke Saath Madad Hai.

Aur Isse Yeh Maloom Ho Jaata Hai Ke, Maujooda Maali Idaaron Mein Mulaazimat Aur Kaam Karna Haraam Hai,

Lihaaza Musalmaan Shakhs Ko Chaahiye Ke Woh Isse Bachey, Aur Kamaayi Aur Aamadan Ke Aisey Tareeqey Talaash Kare Jo Allaah Ta'aalaa Ne Uske Liye Halaal Aur Mubaah Kiya Hain.

Aur Yeh Tareeqey Bohat Zyaada Hai, Usey Chaahiye Ke Woh Apne Rabb Se Darey Uska Taqwaa Ikhtiyaar Kare, Aur Apne Aap Ko Allaah Ta'aalaa Aur Uske Rasool (ﷺ) Ki Laanat Ka Mustahaq Na Thehraaye.

[Fataawā Al-Lajnah Ad-Daaimah Lil-Buhoos Al-Ilmiyyah Wal-Iftaa : 15/38]

AUR YAHİ COMMITTEE SE YEH SAWAALĀT KIYE GAYE KE :

- 1. Kya Bank Mein Aur Khaas Kar Islaami Mumaalik Ke Andar Bankon Mulaazimat Halaal Hai Ya Haraam ?**
- 2. Kya Bankon Mein Kuch Aqsaam (Types) Halaal Bhi Hain, Jaisa Ke Ab Taraddud Horaha Hai Aur Jab Saheeh Ho Tou Kis Tarah ?**

COMMITTEE KA JAWAAB THA :

1. Soodi Leyn Deyn Karne Waale Bankon Mein Mulaazimat Aur Kaam Karna Haraam Hai, Chaahe Woh Islaami Mumaalik Mein Ho Ya Kisi Kaafir Mulk Mein. Kyunke Isme Buraayi Aur Zulm Wa Zyaadati Mein Bank Ke Saath Madad Hai Jis Se Allaah Ta'aalaa Ne Apne Is Farmaan Mein Mana' Farmaaya Hai :

"Aur Tum Neki Aur Bhalaayi Ke Kaamo Mein Ek Doosre Ki Madad Kiya Aur Buraayi Aur Gunaah Aur Zulm Wa Zyaadati Ke Kaamo Mein Ek Doosre Ki Madad Na Karo."
[Al-Maaidah : 2]

2. Jo Kuch Humein Paak Sharee'at Se Pata Chala Hai Uske Mutaabiq Soodi Bank Ki Koi Bhi Qism Mustasnā (Chhooti Huyi/Exceptional) Nahi, Kyunke Buraayi Aur Gunaah Aur Zulm Wa Zyaadati Mein Sab Bank Mulaazimeen Ka Ek Doosre Ke Saath Ta'aawwun (Madad) Paaya Jaata Hai."

[Fataawā Al-Lajnah Ad-Daaimah Lil-Buhoos Al-Ilmiyyah Wal-Iftaa : 15/55]

Aur Committee Se Yeh Bhi Sawaal Kiya Gaya Ke:

Ek Electronic Aalaat Ki Company Jo Soodi Bankon Ke Saath Leyn Deyn Karti Hai, Main Engineer Ki Haisiyat Se Mulaazimat Karne Ka Hukm Kya Hai, Yeh Company Aalaat (Computer, Photo State Machine Aur Telephone Waghaira) Bank Ko Farokht Karti Hai (Ya'ni Behti Hai). Aur Hamaara Kaam Kuch Dinon Ke Ba'd Bank Jaakar Un Aalaat Ki Marammat Karna Aur Un Aalaat Ki Tanseeb Waghaira Hai,

Tou Kya Yeh Kaam Is Asaas Ki Bina Par Haraam Hai Ke Bank In Aalaat Ke Zariye Apne Muaamlaat Ko Manzam Aur Murattib Karta Aur Hisaab Wa Kitaab Karta Hai, Tou Is Tarah Hum Ma'siyat (Naafarmaani) Mein Uski Ma'aawanat (Madad) Karte Hain ?

COMMITTEE KA JAWAAB THA: "Jis Tarah Aap Ne Zikr Kiya Hai Uske Mutaabiq Aap Ka Yeh Kaam Karna Jaaez Nahi, Kyunke Aisa Karne Mein Gunaah Aur Buraayi Aur Zulm Wa Zyaadati Mein Madad Hai."

[Fataawā Al-Lajnah Ad-Daaimah Lil-Buhoos Al-Ilmiyyah Wal-Iftaa : 15/18]

SHAIKH IBN USAIMEEN SE SAWAAL KIYA GAYA :

Kya Soodi Idaarey Aur Agency Mein Driver Ya Chaukidaari (watchman) Ki Mulaazimat Karna Jaaez Hai ?

TOU SHAIKH KA JAWAAB THA: "Soodi Idaaron Aur Agencies Mein Mulaazimat Aur Kaam Karna Jaaez Nahi, Insaan Chaahe Driver Ya Chaukidaar Hi Kyun Na Ho. Yeh Isliye Ke Uska Soodi Idaaron Mein Mulaazimat Karne Se Uski Razamandi Laazim Aati Hai.

Kyunke Jo Kisi Cheez Ko Napasand Karta Hai Woh Us Napasand Karda Cheez Ko Maslihat (Wisdom/Hikmat) Ke Liye Kaam Nahi Karta. Lihaaza Jab Woh Uski Maslihat Ke Liye Kaam Karega Tou Phir Woh Usse Raazi Hai, **Aur Kisi Haraam Cheez Par Razamand Hone Waala Shakhs Uska Gunaah Paata Hai**, Lekin Jo Shakhs Bila Waasta Khud Hi Likhey Aur Usey ihaata-e-Qaid (Record) Mein Laaye Aur Dey Aur Vasool Kare Ya Is Tarah Ke Aur Kaam Kare Tou Beshak Yeh Haraam Mein Direct Aur Seedha Mulavviz (Involved) Hai.

Nabi (ﷺ) Ne Sood Khaane Waale, (Aur) Sood Khilaane Waale, Likhne Waale Par Aur Us (Sood) Ke Donon **Gawaahon** Par Laanat Kee Aur Farmaaya :

"(Gunaah Mein) Yeh Sab Baraabar Hain." [Saheeh Muslim, Hadees : 4093 or 1598 a]

[Fataawā Islaamiyyah : 2/401]

Iske Alaavah Aur Kayi Mash-Hoor Fataawā Hain Jo Soodi Bankon Mein Mulaazimat Aur Kaam Karne Ki Hurmat Bayaan Karte Hain, Chaahe Kaam Kisi Bhi Nau'iyat Ka Ho. Rozi (Rizq) Deney Waala Allaah Ta'aalaa Hi Hai, Aur Beshak Rizq Uski Taraf Se Hi Hai. Allaah Ta'aalaa Ne Farmaaya :

"Aur Jo Koi Bhi Allaah Ta'aalaa Ka Taqwaa Ikhtiyaar Karta Hai Allaah Uske Liye Nikalne Ka Raasta Nikaal Deta Hai, Aur Usey Rizq Aisi Jagah Se Deta Hai Jahan Se Usey Waham Wa Gumaan Bhi Nahi Hota,

Aur Jo Koi Bhi Allaah Ta'aalaa Par Bharosa Kare Allaah Ta'aalaa Usey Kaafi Ho Jaata Hai. Beshak Allaah Apne Muaamley Ko Poora Karne Waala Hai, Allaah Ta'aalaa Ne Har Cheez Ke Liye Ek Andaaza Muqarrar Kar Rakha Hai." [Sūrah At-Talaaq : 2-3]**SOURCE:** <https://Islamqa.info/en/26771>

BAAP KE DABAAO MEIN GHAR KI KHAREEDAARI KE LIYE SOODI QARZA (Interest Based Loan) LENA.

SAWAAL KA JAWAAB: Alhumdulillaah,

Soodi Qarz Lena Jaaez Nahi Hai, Chaahe Bank Se Liya Jaaye Ya Kahin Aur Se. Aur Chaahe Yeh Makaan Ki Khareedaari Ke Liye Ho Ya Kisi Aur Kaam Ke Liye; Kyunke Sood Ki Hurmat (Haraam) Ke Liye Bohat Hi Shadeed (Sakht) Va'eed Batlaayi Gayi Hai.

Allaah Ta'aalaa Ka Farmaan Hai: **"Aye Eemaan Waalon Allaah Ta'aalaa Se Daro Aur Jo Sood Baaqi Reh gaya Hai Woh Chhod Do Agar Tum Sach Mein Eemaan Waale Ho."** [Al-Baqarah : 278]

"Aur Agar Aisa Nahi Karte (Ya'ni Sood Se Nahi Bachogey), Tou Allaah Ta'aalaa Se Aur Uske Rasool Se Ladney Ke Liye Tayyaar Ho Jaao, Haan Agar Taubah Karlo Tou Tumhaara Asal Maal Tumhaara Hi Hai, Na Tum Zulm Karo, Na Tum Par Zulm Kiya Jaaye." [Soorah Al-Baqarah, Aayat : 279]

Nabi (ﷺ) Ne Sood Khaane Waale, (Aur) Sood Khilaane Waale, Likhne Waale Par Aur Us (Sood) Ke Donon **Gawaahon** Par Laanat Kee Aur Farmaaya :

“(Gunaah Mein) Yeh Sab Baraabar Hain.” [Saheeh Muslim, Hadees : 4093 or 1598 a]

Ibn Qudaamah (Rahimahullaah) Kehte Hain: **"Har Aisa Qarz Jis Mein Zyaadati Ki Shart Ho Tou Woh Baghair Ikhtelaaf Ke Haraam Hai."**

Ibn Munzir (Rahimahullaah) Kehte Hain: "Sab Ka Ijmaa Hai Ke Agar Qarza Deney Waala Qarza Leney Waale Par Izaafi Raqam Ya Tohfa Deney Ku Shart Lagaaye, Aur Woh Usi Shart Par Qarza Faraahim Kare, **Tou Qarzey Par Zyaadati Wasool Karna Sood Hai.**" [Al-Mughni : 436/6]

Chunaanche Makaan Ki Khareedaari Is Azeem Aur Sangeen Jurm Ke Irtekaab Ke Liye Koi Qaabil-e-Qubool Uzr (Excuse) Nahi Hai, Kyunke Aap Kiraaye Par Makaan Leney Par Bhi Iktefaa Karsakte Hain, Jaise Ke Aap Ne Bhi Yeh Cheez Bayaan Kee Hai.

Aap Ne Soodi Qarz Leney Ke Muaamley Mein Shirkat Karke Ghalati Kee Hai, Aap Ke Liye Zaroori Yeh Tha Ke Aap Apne Mauqif Par Datey Rahey, Chaahe Iski Wajah Se Aap Ke Waalidain Aur Aap Ki Poori Family Naaraaz Hi Kyun Na Ho Jaati.

Kyunke Makhlooq Ki Itaa'at (pairvi/follow) Karte Huye Khaaliq (Allaah) Ki Naafarmaani Nahi Kee Jaasakti. Aap Juzwi Ya Mukammal Soodi Qarz Ke Liye Dastakhat Karne Ke Ba'd Ikhtelaaf Raaye Rakhein, Yeh Kaafi Nahi Hai.

Isliye Aap Aur Jis Ne Bhi Soodi Qarz Liya Hai, Allaah Ta'aalaa Se Taubah Karein Aur Jo Kuch Hua Hai Us Par Naadim Ho, Aur Dobaara Aisey Sangeen Jurm Mein Mulawwis Na Hone Ka Pukhta 'Azam Karein.

Kyunke Uske Baarey Mein Aisi Va'eed Aayi Hai Jo Kisi Aur Gunaah Ke Baarey Mein Nahi Aayi. Allaah Ta'aalaa Humein Mehfooz Rakhey. Aammeen !

Aur Soodi Qarz Se Liye Huye Makaan Mein Rehne Par Koi Harj Nahi Hai, Daaimi Fatwaa Committee Se Aisey Shakhs Ke Baarey Mein Poocha Gaya Jis Ne Soodi Qarzey Se Ghar Banaaya, Tou Kya Us Ghar Ki Giraadey Ya Kya Kare ?

TOU FATWAA COMMITTEE KA JAWAAB THA: "Agar Aisi Baat Hai Tou Aap Ne Jo Qarza Soodi Andaaz Se Liya Hai Yeh Sood Ki Wajah Se Haraam Hai, Aur Aap Apne Is Amal Se Taubah Karein Aur Istighfaar Karein, Jo Kuch Hua Us Par Nadaamat Ka Izhaar Karein, Aur Aaindah Aisa Na Karne Ka Pukhta 'Azam Karein. Jahan **Tak Ghar Ki Baat Hai Tou Mat Giraaiye, Balke Aap Usse Rahaash Ya Kisi Aur Andaaz Se Faaedah Uthaaein.** Aur Allaah Ta'aalaa Se Ummeed Hai Ke Is Kotaahi Par Allaah Aap Ko Muaaf Farmaaye." [Fataawā Al-Lajnah Ad-Daaimah : 411/13]

SOURCE: <https://Islamqa.info/en/95005>

SOODKHOR BAAP KE MAAL SE MUSTAFEED HONA (YA'NI USKE PAISE SE FAAEDAH UTHAANA).

SAWAAL KA JAWAAB: Alhumdulillaah,

Agar Sood Haasil Karne Waale Shakhs Ki Aulaad Ke Paas Koi Zariya Ma'aash (Khaane Ya Paisa Aaney Ka Zariya) Nahi Jis Se Woh Apna Peyt Paal Saakey, Tou Phir **Waalid Ki Sood Waale Maal Se Uska Khaana Peena Aur Kapda Waghaira Pehanna Koi Gunaah Nahi.**

Lekin Unhein Chaahiye Ke Woh Apne Waalid Ko Aisey Tareeqey Se Naseehat Karein Jo Faaedemand Ho. Aur Agar Unke Paas Koi Aur Zariya Ma'aash Paida Ho Jaaye Ya Phir Woh Apni Zindagi Ki Zaroorat Ke Liye Us Maal Ke Mohtaaj Na Rahein Tou Un Par Us Sood Waale Maal Se Door Rehna Aur Bachna Waajib Hai.

Shaikh Ibn Usaimeen Kehte Hain: "**Agar Waalid Ki Kamaayi Haraam Ho Tou Usey Naseehat Karni Waajib Hai, Ya Tou Istetaa'at Rakhne Ki Bina Par Khud Usey Naseehat Kare Ya Phir Ahle ilm Ki Madad Se Usey Naseehat Karwaaein, Aur Usey**

Uske Haraam Hone Ka Itmenaan Dilwaaein. Ya Phir Apne Dost Wa Ahbaab Ki Madad Se Haasil Karein Jo Usey Mutmain Kare Taake Woh Us Haraam Kamaayi Se Bach Sakey.

Aur Agar Aisa Na Ho Sakey Tou Phir Tumhaare Liye Zaroorat Ke Mutaabiq Woh Maal Khaana Jaaez Hai Aur Us Haalat Mein Uska Tum Par Koi Gunaah Nahi, Lekin Yeh Saheeh Nahi Ke Tum Zaroorat Se Bhi Zyaada Lelo Ke Jaaez Hai.

[Fataawā Islaamiyyah : 452/3]

Aur Agar Sood Haasil Karne Waala Waalid Faut Ho Jaaye (Ya'ni Marjaaye) Tou Warsaa (Waarison) Par Waajib Aur Zaroori Hai Ke Woh Us Soodi Maal Se Chhutkaara Haasil Karein Aur Usey Uske Maalikon Ko Waapas Dey Dein. Agar Unka ilm Hi Nahi Tou Phir Usey Aam Aur Khaas Musarrif Mein Laakar Usse Chhutkaara Haasil Karein.

Aur Agar Apne Waalid Ke Maal Mein Woh Sood Ki Raqam Ki Tahdeed Na Karsakein Tou Usey Do Qismon Mein Taqseem Karke Nisf (Half) Khud Leley Aur (Baaqi Ke) Aadhey Ko Taqseem Kardein.

Ibn Taimiyyah (Rahimahullaah) Se Sood Ka Leyn Deyn Karne Waale Ke Baarey Mein Sawaal Kiya Gaya Ke Usne Apne Peechey Maal Wa Aulaad Chhodi Aur Woh Uski Haalat Ka Bhi ilm Rakhta Hai Tou **Kya Betey Ke Liye Viraasat Ki Bina Par Maal Halaal Hai Ya Nahi ?**

TOU UNKA JAWAAB THA: "Betey Ko Sood Ki Jis Miqdaar (Quantity) Ka ilm Hai Woh Usey Nikaal Dey, Aur Agar Mumkin Ho Tou Woh Logon Ko Waapas Kardey Usey Sadaqah Na Kare, Aur Jo Baaqi Viraasat Hai Woh Us Par Haraam Nahi, **Lekin Jis Miqdaar Mein Shubah (Shak) Ho Uske Liye Mustahabb (Recommended) Aur Behtar Hai Ke Usey Chhord Dey, Jab Uska Qarzey Ko Adaa Karne Ya Ahl Wa Ayaal Par Kharch Karna Waajib Nahi.**

Aur Uske Waalid Ne Aisi Soodi Muaamlaat Se Woh Maal Haasil Kiya Ho Jis Ki Kuch Fuqahā (Samajh Rakhne Waale/Ulamaa) ijaazat Detey Hain Tou Waaris Ke Liye

Usse Faaedah Haasil Karna Jaaez Hai, **Aur Agar Maal Mein Haraam Aur Halaal Donon Ki Milaavat Hai Aur Uski Miqdaar Ka ilm Nahi Tou Uske Do (2) Hissey Karlein.** [Majmoo' Al-Fataawā : 307/29]

SOURCE: <https://Islamqa.Info/En/21701>

ACCOUNTANCY PADHNE AUR COMPANIES MEIN ACCOUNTANT KI HAI SIYAT SE KAAM KARNE KA KYA HUKM HAI ?

SAWAAL KA JAWAAB: Alhumdulillaah,

Aisi Koi Wajah Nahi Hai Ke Aap Ko Accountancy Kyun Nahi Padhna Chaahiye, Kyunke Saarey Companies Aur Organisations Ko Iska Ilm Hona Zaroori Hai Aur Isse Woh Faaedah Uthaa Sakte Hain.

Yeh Padhna Jaaez Hai Tou Iska Matlab Yeh Nahi Hai Ke Musalmaan Soodi Bankon Mein Accountant Ki Haisiyat Se Kaam Karsakta Hai, Jin Ke Amaal Haraam Usoolon Par Mabni Hai Aur Aisi Companies, Institutions Ya Factories Mein Jo Apne Kaam Aur Maal Mein Haraam Aur Halaal Ko Milaa Detey Hai.

Kyunke Sood (Ribaa/Usury) Ko Mehfooz Karna (Ya'ni Record Karna) Gunaah Hai Aur Sazaa Ka Mustahaq Hai, Jaisa Ke Yeh Gunaah Mein Madad Karna Aur Hadd Se Badjaana Hai. Yeh Saarey Haraam Muaamlaat Hai.

Nabi (ﷺ) Ne Sood Khaane Waale, (Aur) Sood Khilaane Waale, Likhne Waale Par Aur Us (Sood) Ke Donon **Gawaahon** Par Laanat Kee Aur Farmaaya:

"(Gunaah Mein) Yeh Sab Baraabar Hain." [Saheeh Muslim, Hadees : 4093 or 1598 a]

Imaam Nawawi (Rahimahullaah) Ne Kaha: **"Yeh Hadees Vaazih Ishaara Karti Hai Ke Aisey Do Shakhs Jo Sood Mein Mulavviz Hai Unke Saudey Ko Mehfooz (Record) Karna Haraam Hai, Ya Unke Liye Gawaah Banna.** Aur Yeh Zaahir Hota Hai Ke Baatil Ki Madad Karna Haraam Hai." [Sharh Muslim : 11/26]

Tou Aisi Koi Wajah Nahi Hai Ke Aap Ko Accountancy Kyun Nahi Padhna Chaahiye Sharee'at Ke Daaerey Mein. **Aur Tumhare Liye Yeh Padhne Ke Ba'd Aisi Jagah Kaam Karna Jaaez Hai Jahaan Haraam Muaamlaat Anjaam Na Diye Jaate Ho. Jaisa Ke Shar'ee (Islaamic) Courts Ya Companies Aur Organisations Jis Ka Kaam Jaaez Hai.** Agar Tum Ko Aisi Jagah Nahi Milti Hai Tou Tum Jaaez Sho'bon (Permissible Departments) Mein Kaam Karsakte Ho, Jaisa Ke Companies Ya Factories Ke Masnu'at (Products) Ko Taqseem Karna,

Aur Is Baat Se Koi Farq Nahi Padega Ke Agar Company Ka Maal Kisi Bank Mein Rahey Ya Woh Qarza (Loan) Haraam Bunyaadon Par Leti Ya Deti Ho. Jis Cheez Ka Farq Padta Hai Woh Yeh Ke Tum Jo Kaam Karte Ho Woh Halaal Hai, Jaisa Ke Halaal Masnu'at Ko Taqseem Karna Aur Yeh Ke Organization Kuch Haraam Par Mabni (Based) Nahi Hona Chaahiye, Jaisa Ke Soodi Banks Ya Sharaab Ki Bhatti Waghaira (Jis Mein Sharaab Banaayi Jaati Ho).

Ulamaa Ki Mustaqil Fataawā Jaari Karne Ki Committee Se Yeh Sawaal Kiya Gaya Ke :

"Main Ek Saudi Arab Ki Company Mein **Accountant Ki Haisiyat Se Kaam Karta Hoon** Jis Ka Kaam Machines Ki Dekhbaal Karna Hota Hai. Yeh Company Ko Soodi Bank Se Qarza (Loan) Leney Par Zabardasti Kiya Jaa Raha Hai, Aur Yeh Qarzey Mein Maheeney Mein Ek Baar Sood Dena Hota Hai.

Jaisa Ke Company Ke Accounts Mere Haath Mein Hai Tou Mujhe Hi Cheque Jaari Karna, Leyn Deyn Ko Qayd (Record) Karna, Aur Aamdani (Income) Ko Company Ke Ledgers Mein Record Karna Hota Hai Jis Mein Yeh Sood Bhi Shaamil Hai. Aur Is Baat Ko Note Karein Ke Main Ne Manager Ko Bataaya Hai Ke Yeh Ghalat Hai Tou Usne Kaha Ke Woh Majboor Hai Bank Se Qarza Leney Aur Mulaazimeen (employees) Ki Tankhwaa (Salary) Deney Ke Liye Aur Doosre Maal Company Ke Project Ke Liye Khareedna Hai Jis Se Unki Company Aagey Chal Saakey.... **(Sawaal Kaafi Bada Hai)**

COMMITTEE NE JAWAAB DIYA: "Aisi Company Mein Kaam Karna Jo Bank Se Sood Ke Saath Qarza Leti Hai Aur Usey Company Ke Ledgers Mein Qayd (Record) Karna Jaaez Nahi. Kyunke Woh Sood Ko Qayd Karna Hai."

Aur Saheeh Al-Bukhaari Mein Yeh Saabit Ho Chuka Hai Ke, Rasool Allaah (ﷺ) Ne Farmaaya: "Sood Khaane Waale, (Aur) Sood Khilaane Waale, Likhne Waale Par Aur Us (Sood) Ke Donon **Gawaahon** Par Laanat Kee Aur Farmaaya :

"(Gunaah Mein) Yeh Sab Baraabar Hain." [Saheeh Muslim, Hadees : 4093 or 1598 a]

Shaykh 'Abd Al-'Azeez Ibn Baaz, Shaykh 'Abd Al-'Azeez Aal Al-Shaykh, Shaykh 'Abd-Allaah Ibn Ghadyaan, Shaykh Saalih Al-Fawzaan, Shaykh Bakr Abu Zayd.

Fataawā Al-Lajnah Ad-Daaimah : 15/27-29 ; **SOURCE:** <https://Islamqa.Info/En/103181>

KYA AUDITOR KI NAUKRI KARNA JAAEZ HAI ?

Auditor Ka Kaam Hota Hai Ke Koi Ek Company Ke Financial Statements (Ya'ni Poore Saal Bhar Uski Company Ke Accounts Ko) Check Karna Ke Sab Cheezein Sahi Tarah Se Record Kee Gayi Hai Ya Nahi.

Agar Company Halaal Kaam Karti Hai Aur Usme Soodi Leyn Deyn Bhi Shaamil Nahi Tou Aisi Company Ki Auditing (Checking) Karna Ek Auditor Ke Liye Jaaez Hai.

Lekin Aisi Company Jo Haraam Kaam Karti Ho, Soodi Leyn Deyn Karti Ho Ya Koi Bank Ki Auditing Karna Jo Sood Par Hi Mushtamil Ho... Tou Aisi Jagah Ki Auditing Karna Na Jaaez Aur Haraam Hai.

Kyunke Aisey Jagah Ki Auditing Karne Se Unke Haraam Kaam Karne Mein Saath Dena Hai. Saath Deney Se Muraad Unke Saath Kaam Karna Hi Nahi Balke Unke Baarey Mein Yeh Maloom Hojaaye Ke Soodi Muaamlaat Karti Hai **Phir Bhi Khamosh Rehkar Auditing Karna Burey Kaam Mein Saath Dena Hi Hai...**

Aur Allaah Ne Aisa Karne Se Mana' Kiya Hai: **"Neki Aur Parhezgaari Mein Ek Doosre Ki Madad Karo Aur Gunaah Aur Zulm Wa Zyaadati Mein Madad Na Karo..."** [Sūrah Al-Maaidah : 2]

Jabke Islaam Ne Tou Ek Aham Fareezey Ko Anjaam Deney Ka Hukm Diya Woh Yeh Ke: **"Logon Ko Bhalaayi Ya Neki Ka Hukm Dena Aur BURAAYI YA GUNAAH KARNE SE ROKNA."** [Aal-Imraan : 110 ; At-Tirmizee : 2169, Hasan]

Aur Ek Hadees Mein Hai Ke: **"Jo Shakhs Buraayi Ko Apne Haath Se Rokta Hai Woh Mumin Hai Phir Jo Zabaan Se Rokta Hai Woh Bhi Mumin Hai Aur Jo Dil Rokta Hai Woh Bhi Mumin Hai (Lekin Ke Dil Se Bura Jaanna Eemaan Ka Sab Se Nichla Darjah Hai Aur Agar Dil Se Bhi Bura Nahi Lagta Tou Phir Eemaan Hi Nahi Hai)."**

[Saheeh Muslim : 179 or 50]

Bhalaayi Ka Hukm Deney Ke Saath Saath Buraayi Se Rokna Bhi Zaroori Hai Isme Hamaare Andar Kami Aajati Hai Ke Hum Buraayi Ko Dekhkar Bhi Andekha Kardete Hain.

Is Baarey Mein **Mazeed Tafseelaat (details)** Ke Liye Neechey Diye Gaye Links Ko Visit Karein.

REFERENCE (1): <https://islamqa.info/en/202904>

REFERENCE (2): <https://islamqa.info/en/108105>

REFERENCE (3): <https://islamqa.info/en/118189>

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